











































Picking the Right Plan: #1 The Healthy Beneficiary

- *Beneficiary who currently takes no prescription drugs but who has decided to enroll in a prescription drug plan before May 15, 2006 to avoid a penalty
 - Plans to consider:
 - Plans with low monthly premium
 - \$20 or less will buy some prescriptions in case of unexpected illness
 - Helps avoid the penalty later
 - Look at plans available at your choice pharmacy



#2: The beneficiary with high drug costs

- *Beneficiary has high drug costs
 - Plans to consider:
 - Plan that offers better than standard coverage and eliminates the doughnut hole
 - Coverage usually for generic drugs
 - Higher monthly premiums
 - Look for plan with a flat co-payment instead of one that charges a co-payment percentage of total cost of drug
 - Look at plans available at your choice pharmacy



#3: The beneficiary who wants complete coverage from one company

- *Beneficiary prefers to receive all health care (medical and prescription drugs) from one company
 - Plans to consider:
 - Plan that is included as a part of a Medicare Advantage plan
 - Look for a Medicare Advantage plan with prescription drug coverage
 - Look at plans available at your choice pharmacy



#4: The beneficiary who needs a specific medication

- *Beneficiary needs a specific medication covered
 - Plans to consider:
 - Plan with specific medication on formulary
 - Determine if generic or brand-name are covered (or both)
 - Look at plan's cost for medication
 - Note whether there are any plan issues that may limit beneficiaries access to that medication (ie: prior authorization, step therapy)
 - Look at plans available at your choice pharmacy



#5: The beneficiary who uses a lot of generic medications

- *Beneficiary who uses a lot of generic medications
 - Plans to consider:
 - Plan that offers generic medications for a lower coinsurance or co-payment than brand names
 - Look at plans with tiers that charge nothing or low co-payments for generic drugs
 - Look at plans available at your choice pharmacy



How does a beneficiary enroll?

- *Beneficiary has selected the plan that best meets their needs. There are 3 ways to enroll in a plan:
 - 1. Enroll directly with the plan sponsor
 - Plan website
 - www.medicare.gov
 - 2. Telephone
 - 3. Paper form
 - Mail or fax to plan sponsor



